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DATE: MAY 7th, 2001

TO: JOHN HAYES, EXAMINER
ASSISTANT COMMISSIONER OF PATENTSFax No. 1 (703) 308-9051 *or 1-703-308-1396*

FROM: DOUGLAS S. JOHNSON, Q.C.

TOTAL NO. OF PAGES: *10*

MESSAGE: *I hereby certify that this paper is being facimile transmitted to the United States Patent and Trademark Office on the date shown below.*

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Anne Ford
ANNE FORD

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Anne Ford
Anne Ford

May 7, 2001
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

Title: LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD

Serial No.: 09/188,827

Filed: November 9, 1998

Art Unit: 2761

Our Reference: SJ-10321US

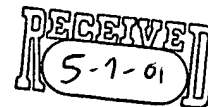
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May 07, 2001

OFFICIAL

VIA FACSIMILE

The Commissioner of Patents and Trademarks
Washington, D.C. 20231



Attention: Examiner John Hayes

Dear Sir:

This is responsive to the Examiner second Official Action in the above-identified patent application.

Applicant notes the Examiner's earlier objections to the drawings as having improper margins and will file new formal drawings with the correct margins upon receiving a Notice of Allowance in this application.

At this time we would ask the Examiner to amend the application as follows:

IN THE CLAIMS:

Amend Claim 1 as follows: